

## CLAIMS

The invention claimed is:

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*BY 5*

1. A computer-implementable method for providing a consumer-to-consumer payment service, comprising:

receiving from a first remote computer a registration of a payment instrument by a buyer;

receiving from a second remote computer a registration of a disbursement instrument by a seller;

10 receiving from the first remote computer a command from the buyer to pay the seller an amount of money in exchange for an item;

obtaining an authorization for a transfer of the amount of money from the buyer through the payment instrument to a first intermediary bank account;

determining if the seller has completed shipment of the item to the buyer; and

15 if the seller has completed shipment of the item to the buyer, ordering a transfer of the amount of money from a second intermediary bank account through the disbursement instrument to the seller.

20 2. The method of claim 1, wherein the first intermediary bank account and the second intermediary bank account are identical.

3. The method of claim 1, wherein the first intermediary bank account and the second intermediary bank account are owned by an entity running the consumer-to-consumer payment service.

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4. The method of claim 1, wherein obtaining the authorization for the transfer of money comprises passing a risk of nonpayment by the buyer to a third party.

5. The method of claim 1, wherein determining if the seller has completed shipment of the item to the buyer comprises:

notifying the seller to ship the item to the buyer via a shipping service;

receiving from the seller a tracking number, provided to the seller by the

5 shipping service, corresponding to the item; and

determining that a shipping service tracking database maintained by the shipping service indicates that the item corresponding to the tracking number has been delivered.

10 6. The method of claim 5, wherein determining that the shipping service tracking database maintained by the shipping service indicates that the item corresponding to the tracking number has been delivered comprises periodically querying the shipping service tracking database for a delivery status of the item corresponding to the tracking number until the shipping service tracking database indicates that the item has been delivered.

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7. The method of claim 5, wherein determining that the shipping service tracking database maintained by the shipping service indicates that the item corresponding to the tracking number has been delivered comprises:

20 requesting the shipping service tracking database to respond with a message that the item has been delivered after the shipping service tracking database is updated to reflect delivery of the item corresponding to the tracking number; and

25 receiving a message from the shipping service tracking database that the item has been delivered.

8. The method of claim 1, wherein determining if the seller has completed shipment of the item to the buyer comprises:

querying a shipping service tracking database maintained by a shipping service for a tracking number that can be used for shipping the item;

5 notifying the seller to ship the item to the buyer through the shipping service using the tracking number; and

determining that the shipping service tracking database maintained by the shipping service indicates that the item corresponding to the tracking number has been delivered.

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9. The method of claim 1, wherein determining if the seller has completed shipment of the item to the buyer comprises:

determining a date on which a shipping service tracking database, maintained by a shipping service the seller used to ship the item to the buyer, indicates that the item was delivered to the buyer;

15 providing the buyer with an opportunity to indicate that the item is acceptable and an opportunity to indicate that the item is unacceptable;

determining if the buyer indicates that the item is unacceptable during a predetermined amount of time measured from the date on which the shipping 20 service tracking database indicates that the item was delivered to the buyer;

if the buyer indicates that the item is unacceptable during the predetermined amount of time measured from the date on which the shipping service tacking database indicates that the item was delivered to the buyer, then determining that the seller has not completed shipment of the item to the buyer;

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if the buyer does not indicate that the item is unacceptable during the predetermined amount of time measured from the date on which the shipping service tacking database indicates that the item was delivered to the buyer, then determining that the seller has completed shipment of the item to the buyer.

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10. The method of claim 9, further comprising refunding money to the buyer if the seller has not completed shipment of the item to the buyer.

11. A computer-readable medium having computer-executable  
instructions for performing the method of claim 1.

12. A computer system adapted to perform the method of claim 1.

13. A computer-implementable method for providing a consumer-to-consumer payment service, comprising:

receiving from a remote transaction facilitator referral for payment processing of a transaction, involving an exchange of an item for an amount of money, that a buyer and a seller agreed to using graphical user interfaces provided remotely to the buyer and the seller by the transaction facilitator;

receiving from a buyer's remote computer registration information for a payment instrument;

receiving from a seller's remote computer registration information for a disbursement instrument;

receiving from the buyer's remote computer a command from the buyer to pay the seller the amount of money;

obtaining an authorization for a transfer of the amount of money from the buyer through the payment instrument to a first intermediary bank account;

ordering a transfer of the amount of money from a second intermediary bank account through the disbursement instrument to the seller.

14. The method of claim 13, wherein communication with the buyer and the seller occurs through graphical user interfaces that are branded similarly to the graphical user interfaces provided remotely to the buyer and the seller by the transaction facilitator.

15. The method of claim 14, wherein the graphical user interfaces comprise Web pages.

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16. The method of claim 13, wherein communication with the buyer and the seller occurs through graphical user interfaces that are co-branded similarly to the graphical user interfaces provided remotely to the buyer and the seller by the transaction facilitator.

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17. The method of claim 16, wherein the graphical user interfaces comprise Web pages.

18. The method of claim 13, wherein receiving from the remote transaction facilitator referral for payment processing of the transaction comprises receiving details of the transaction from the transaction facilitator.

19. The method of claim 13, further comprising receiving identification information for the seller and for the buyer from the remote transaction facilitator.

20. The method of claim 13, wherein receiving from the buyer's remote computer registration information for the payment instrument and receiving from the seller's remote computer registration information for the disbursement instrument both occur statically before the buyer and the seller agree upon the transaction using the graphical user interfaces provided remotely to the buyer and the seller by the transaction facilitator.

21. The method of claim 13, wherein receiving from the buyer's remote computer registration information for the payment instrument occurs dynamically after the buyer and the seller agree upon the transaction using the graphical user interfaces provided remotely to the buyer and the seller by the transaction facilitator.

22. The method of claim 13, wherein receiving from the seller's remote computer registration information for the disbursement instrument occurs dynamically after the buyer and the seller agree upon the transaction using the graphical user interfaces provided remotely to the buyer and the seller by the transaction facilitator.

23. The method of claim 13, further comprising finalizing the transaction through an electronic invoice.

24. The method of claim 23, wherein finalizing the transaction through the electronic invoice comprises:

- providing the seller with a graphical user interface for creating the electronic invoice; and
- providing the buyer with the electronic invoice.

25. The method of claim 24, wherein the electronic invoice displays numbers that comprise the amount of money the buyer agreed to pay the seller, shipping charges, handling charges, and a total price.

26. The method of claim 25, wherein the numbers displayed in the electronic invoice further comprise sales tax.

27. The method of claim 24, wherein finalizing the transaction through the electronic invoice further comprises providing the buyer an opportunity to negotiate additional terms that the seller added to the electronic invoice that were not part of the transaction to which the buyer and the seller agreed using the graphical user interfaces provided remotely to the buyer and the seller by the transaction facilitator.

28. The method of claim 13, wherein the transaction facilitator is an online auction site.

29. The method of claim 13, wherein the transaction facilitator is an online classifieds site.

30. A computer-readable medium having computer-executable instructions for performing the method of claim 13.

31. A computer system adapted to perform the method of claim 13.

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